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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:
JIMMIE LEE PENNY

Chapter 13
Case No. 11-60402 SLJ

DECLARATION OF DEBTOR IN SUPPORT
OF MOTION FOR HARDSHIP DISCHARGE
PURSUANT TO 11 U.S.C. 1328(b)

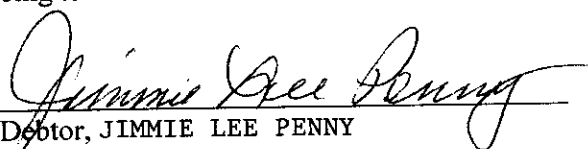
Debtor(s)

I/We, the undersigned, declare as follows:

1. I am [or we are] the Debtor(s) in the above-captioned Chapter 13 case.
2. I/We have reviewed the Motion for Order Granting Hardship Discharge filed herein and all statements made in it are true and correct.
3. Through no fault of my own, I/we cannot afford to make the payments required by my Chapter 13 plan and also pay my necessary living expenses; nor can I afford to make payments that would be required by a modified plan. More specifically, my loss of foster care income (estimated at \$2,400 monthly at the time of filing) and the increase of my rent from \$734 at the time of filing to \$1,100 monthly now has made it very difficult for me to just pay my most basic living expenses. I can no longer afford to pay any amount for a Chapter 13 plan payment and I understand that receiving a hardship discharge will mean that my car will likely be repossessed by the lender.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: 11/1/13


Debtor, JIMMIE LEE PENNY

Dated: _____

Debtor,